



**FY26**

July 1, 2025 to June 30, 2026

**Member PC Renewal**



PO Box 7029 | Helena, Montana 59604 | Tel 877-667-7392 | Fax 406-457-4505 | [www.msgia.org](http://www.msgia.org)

6/6/2025

Sandra Rivas  
Browning School District #9  
PO Box 610  
Browning, MT 59417

RE: MSGIA Self-Insured Property and Liability Renewal

Dear Sandra and School Board Members,

I am pleased to present for you the MSGIA self-insured Property and Liability renewal effective July 1, 2025. Thank you for your continued support of MSGIA's School Leaders Property and Liability Program. You are part of a growing movement of 217 elementary and high school district members with more interested school districts joining each year. The overall MSGIA membership expands beyond 408 elementary and high school districts.

MSGIA has been assisting school districts with self-insured coverage solutions since 1989, 36 years! The 2025-2026 school year marks the beginning of its 18<sup>th</sup> year for the property and liability program. This program is continually evolving, offering new enhancements in coverage and risk management tools for our members.

Our pool has partnered with strong reinsurance carriers that support our program with excellent AM Best ratings.

The program is endorsed by the Montana School Boards Association and supported by thousands of committed school district employees and school board members.

Our coverage package includes critical elements for all school districts in Montana such as, deadly weapons event coverage, cyber liability, and replacement cost coverage for certain classes of buses and other autos. We are pleased to partner with our members to address these risks and provide coverage that helps our members respond if an event occurs.

Browning School District #9 is an important member of the MSGIA self-insured property and liability program. You have a voice in the coverage design, board management, and service offerings, because your voice matters. MSGIA strives to provide members with broad coverage, high service levels, and stable premiums, all at a competitive price.

If you are interested in reviewing your coverage deductible structure, please contact Matt Komac in our office. He can assist you with reviewing different deductible levels and the associated premium to see what makes the most sense for your district.

Beginning its 36th year of providing self-insurance solutions for its members, MSGIA is poised to continue to insure a bright future for Montana Public School Districts!



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I'm pleased to present your renewal premium for the 2025-2026 school year as follows

Total Premium	\$ 707,978
Multi-Line Discount	<u>&lt;\$ 35,399&gt;</u> (members in worker's compensation and property & liability)
Discounted Premium	\$ 672,579

Your allocated premium for transportation is 11.5%.

Please send renewal checks to the address listed on the enclosed invoice.

Thank you for your continued support!

Be Well and Be Safe!

A handwritten signature in black ink that reads "Shawn Bubbs".

Shawn F. Bubbs, CPCU, CIC, CPA  
Director of Insurance Services



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**To:**

Browning School District #9  
Sandra Rivas  
PO Box 610  
Browning, MT 59417

PC Policy # PC-26-32148-1

## PROPERTY & LIABILITY INSURANCE INVOICE

Date	DESCRIPTION	TOTAL
7/1/2025	Property & Liability Insurance for period 7/1/2025 to 6/30/2026 Total Premium FY26 Multi-Line Discount Discounted Premium for FY26  Transportation allocation is 11.5%.	  \$707,978 < <del>\$35,399</del> > \$672,579   
<b>TOTAL DUE</b>		<b>\$672,579</b>

Remit Total Due by **July 20, 2025**

A 1% late fee will apply for each month premium is not received by due date.

Make all checks payable to

**MSGIA**  
**PO Box 7029**  
**Helena MT 59604**

If you have any questions concerning this invoice, contact Jan Denke, 406.457.4500, [jdenke@mtsba.org](mailto:jdenke@mtsba.org)

**Thank You**

# ACCOUNT SUMMARY

Your participation in our programs ensure the stability and success of all members. Through value-added benefits, premium coverages, and in-person trainings as assessments, we aim to provide you with a comprehensive, customized safety program to meet the unique needs of your district.

217	Members in the Fund
1991	MSGIA Member Since
\$187,288,979	Total Insured Value (TIV)

Fiscal Year	Gross Premium	Multi-Line Discount	Net Premium
2025-2026	\$707,978	<u>(\$35,399)</u>	\$672,579

- FY26 Transportation Premium Allocation 11.5%

# RENEWAL NOTICE SUMMARY

## Browning School District #9

COVERAGE YEAR: JULY 1, 2025 – JUNE 30, 2026 MEMBER#: 032148

Coverage	2025-2026
Property/Boiler & Machinery	included
General Liability	included
School Board Legal Liability	included
Employment Practices Liability	included
Auto Coverage	included
Crime/Fidelity	included
Cyber	included
Deadly Weapons Event Coverage	included
School Board Trustee Travel AD & D	included
Net Premium	<b>\$672,579</b>

Exposure	2025-2026
Building Values	\$153,209,255
Content Values	\$25,118,065
Outdoor Property Value	\$4,838,760
Bus Values	\$2,882,000
Vehicle Values	\$1,198,399
Mobile Equipment Values	\$42,500
# of Vehicles	85
# of Students	1,883
# of Employees	396

# LOSS EXPERIENCE

## Browning School District #9

### PROPERTY AND LIABILITY CLAIM SUMMARY

Fiscal Year	Frequency	Total Paid	Total Incurred
2021	2	\$3,287	\$35,287
2022	9	\$274,344	\$281,254
2023	4	\$768,567	\$768,567
2024	5	\$514,487	\$591,977
2025	4	\$13,715	\$104,467

### LOSS RATIO TRENDING

Fiscal Year	Loss Ratio
2021	11.5%
2022	70.8%
2023	170.6%
2024	112.1%
2025	16.6%

# LOSSES BY COVERAGE TYPE

## Browning School District #9

Location Name	Claim Count	Open	Closed	Total Incurred	Open Incurred	Closed Incurred
<b>2025</b>						
Auto	1	0	1	\$7,466	\$0	\$7,466
General Liability	2	2	0	\$72,001	\$72,001	\$0
Property	1	1	0	\$25,000	\$25,000	\$0
<b>2025 Total:</b>	<b>4</b>	<b>3</b>	<b>1</b>	<b>\$104,467</b>	<b>\$97,001</b>	<b>\$7,466</b>
<b>2024</b>						
General Liability	3	0	3	\$6,980	\$0	\$6,980
Property	2	1	1	\$584,997	\$77,500	\$507,497
<b>2024 Total:</b>	<b>5</b>	<b>1</b>	<b>4</b>	<b>\$591,977</b>	<b>\$77,500</b>	<b>\$514,477</b>
<b>2023</b>						
Auto	3	0	3	\$25,638	\$0	\$25,638
Property	1	0	1	\$742,930	\$0	\$742,930
<b>2023 Total:</b>	<b>4</b>	<b>0</b>	<b>4</b>	<b>\$768,567</b>	<b>\$0</b>	<b>\$768,567</b>
<b>2022</b>						
Auto	7	0	7	\$133,357	\$0	\$133,357
General Liability	1	1	0	\$121,885	\$121,885	\$0
Property	1	0	1	\$26,012	\$0	\$26,012
<b>2022 Total:</b>	<b>9</b>	<b>1</b>	<b>8</b>	<b>\$281,254</b>	<b>\$121,885</b>	<b>\$159,369</b>
<b>2021</b>						
Auto	1	0	1	\$3,287	\$0	\$3,287
Property	1	1	0	\$32,000	\$32,000	\$0
<b>2021 Total:</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>\$35,287</b>	<b>\$32,000</b>	<b>\$3,287</b>
<b>Grand Total:</b>	<b>24</b>	<b>6</b>	<b>18</b>	<b>\$1,781,553</b>	<b>\$328,386</b>	<b>\$1,453,167</b>



# WHAT SETS US APART FROM THE REST?

Since 2009, the MSGIA property and liability pool has provided financial stability, superior member services, and the most comprehensive property and liability coverage for Montana's public schools. We protect our members from the unpredictable complications and the unknown obstacles that arise in the public school landscape.

Unlike a commercial carrier or a traditional company, our members have a voice in the strategic direction of the Pool since it operates as a member owned and governed organization.

## WHY MSGIA?

The MSGIA's purpose is to provide our members with risk management tools and coverage options to help ensure their school operations run smoothly. It works in partnership with its member districts to provide coverage tailored specifically to meet the needs and support the safety of Montana's public schools.

Valuable Services we offer in addition to our core coverages:

- Options for complete SafeSchools course content library for all school operational areas
- School Bus Driver training courses including CDL training and MAP-21 courses
- iPad based building hazard assessments
- Building property appraisals on a five year cycle – at no additional cost to the member
- Playground safety inspections from on-staff Certified Playground Safety Inspectors
- In-district school board legal training with no additional costs for our members
- Regional coaches and sponsor's training with no additional costs for our members
- Member dashboard performance tracking tools
- Mobile app for easy auto claim reporting
- Property protection temperature and H<sub>2</sub>O sensors to prevent disruptive and expensive property claims – In pilot program status now!

Our comprehensive programs provide peace-of-mind to members and seamless continuation of your district's daily functions to help you focus on what really matters – your students' education success!



# CYBER COVERAGE HIGHLIGHTS

The MSGIA has limits up to **\$2,000,000** per member and provides 24/7 access to a dedicated breach response team.

Your cyber coverage package includes the following items listed below:

## **Network Security Assessment Services:**

The MSGIA worked with the Center for Internet Security in Washington DC to develop a network self-assessment tool aimed at dramatically lowering districts risk factors related to the most common cyber security exposures.

## **Cyber Event Incident Response Plan:**

Cyber experts know a timely response is critical in limiting the negative impacts of a cyber event on a school district. The MSGIA, in consultation with Beazley Cyber Insurance experts has built a comprehensive cyber event response plan to bring your school district quickly back on-line after an event.

## **KnowBe4**

KnowBe4 is the world's largest security awareness training and simulated phishing platform, proven effective in helping organizations manage the ongoing problem of social engineering and reducing vulnerabilities to ransomware, malware, and other data breaches. KnowBe4 is successful because their training content is short and memorable, and their random simulated phishing tests build the muscle memory needed to enable employees to spot sophisticated threats while busy and distracted. MSGIA members will receive a 25% discount on KnowBe4's school security awareness training platform, and 15% off any of their other platforms and products via a standing offer through Beazley. This offer is valid for new KnowBe4 customers only, but existing customers are eligible for a 15% discount at the time of renewal. If you are interested in this offer, please contact James Hood at [jamesh@knowbe4.com](mailto:jamesh@knowbe4.com) and make sure to let him know you are a member of MSGIA's property and liability pool and that you have cyber coverage through Beazley.

## **PRIVACY NOTIFICATION COSTS**

Includes the resources to respond to a breach of personal information.

## **CYBER EXTORTION/RANSOMWARE**

Assists with responses to an extortion threat.

## **DATA COMPROMISE LIABILITY**

Provides coverage in the event of a lawsuit related to a breach of personal information.

Refer to policy language for a complete list of coverages, limits and sub-limits

## **DATA PROTECTION AND RECOVERY**

Responds to a computer attack that damages data and systems.

## **FRAUDULENT TRANSACTION/ SOCIAL ENGINEERING**

Coverage for an insured having transferred, paid, or delivered any money or securities as a result of a fraudulent instruction provided by a person purporting to be a vendor, client or authorized employee.

# SCHOOL DEADLY WEAPONS EVENT COVERAGE

MSGIA and Secure Educational Consultants (SEC) partnership offers “presidential-level protection” for members.

As school shootings and violence continue to dominate headlines and new stories, school safety continues to be on the mind for all administrators. Since 2019, the MSGIA has provided this nationally recognized expert in school violence prevention, planning, and training – to enhance and expand our School Deadly Weapons Events coverage.

Although most schools have safety and security policies and procedure in place, the vast majority are under-prepared for a real emergency. Led by a team of former Secret Service agents and law enforcement leaders with decades of experience, SEC develops comprehensive, prevention-focused safety and security programs for schools.

MSGIA members enjoy access to SEC’s pre-crisis security training and industry leading post-crisis response services and receive competitive rates on other service offerings they provide. Services include:

- Educational webinars throughout the year regarding school district safety and security
- Crisis management leadership support
- Crisis communication support, message development and media training
- Coordination with MSGIA legal counsel and claims team
- Event and post-incident management, as needed (press conference, security, re-openings, memorials, etc.)

To learn more about your district’s access to SEC services, contact your MSGIA team today.

## MSGIA PC Pool Member Deadly Weapons Events Coverage

Coverage Trigger: An event involving the Named Insured where a weapon has been used or brandished at location of the Named Insured.

### PER CLAIM COVERAGE LIMIT: \$1,500,000

#### SUBLIMITS:

Demolition, Clearance Memorialization .....	\$250,000
Extra Expense .....	\$250,000
Threat .....	\$250,000
Medical Expense .....	\$ 25,000/person
Accidental Death & Dismemberment .....	\$ 50,000
Crisis Management Services.....	\$250,000
Counseling Services.....	\$250,000
Funeral Expenses.....	\$250,000
1 <sup>st</sup> Party Property Damage.....	\$1,500,000

Refer to policy language and declarations page for a complete list of coverages, limits, and sub-limits

# RISK MANAGEMENT SERVICES

## CONSULTING & TRAINING SERVICES

- Customized risk management & hazard assessment plans
- Comprehensive playground inspections
- In-district employee trainings
- On-line Safe Schools Complete Course Listing (350+). Access to their K-12 school designed tip reporting and safety app at a discounted rate.
- 26 course pack on awareness trainings for prevention of sexual abuse and molestation claims in schools. Title IX compliance course has been added.
- School Bus Safety: 36 Driver training courses, 7-part CDL training series + practice tests, MAP-21 training supplement
- Coaches and Sponsors Training
- Network Security Assessment tools
- Cyber Event Incident response plan consultation

## TITLE IX OVERVIEW

- Title IX Compliance Overview

## UNIQUE COVERAGE ENHANCEMENTS

- Deadly Weapon Coverage Enhancement
- Replacement coverage for vehicles (4 years and newer)
- School Board Trustee travel AD & D coverage
- 2-hour School Board Legal Training
- Accidental breakage coverage for iPads & eReaders
- Pre-Loss Incident Expense Benefit: \$2,500

## RESOURCES

- "In the Classroom" risk management publication
- Safe Schools Anonymous Tip Alert program discounts
- Up to 25% discount to KnowBe4 cyber security services
- MSGIA Mobile App - easy auto claim reporting
- 2 hours of legal advice (pre-loss) support
- Legal contract review services
- Property appraisal services – no additional fees
- Boiler Inspection Services
- MSGIA Podcast Series-Risky Business School Edition



# SAFESCHOOLS EMPLOYEE TRAINING

Your membership gives you access to SafeSchools, the nation's leading provider of school-specific, online training programs, at no extra cost to your district. We've worked with SafeSchools to offer a comprehensive curriculum addressing areas of high risk for your students and employees. You also have access to their K-12 school designed tip reporting and safety app at a discounted rate.

## RECOMMENDED PROPERTY/CASUALTY POOL RELATED COURSES

The following list is a sampling of courses designed to help you create a safer environment for your students, staff, and visitors and reduce the cost of claims. For a complete list of classes, log into your district's SafeSchools account online:

- Asbestos Awareness
- Back Injury and Lifting
- Bloodborne Pathogens Exposure Prevention
- Classroom Safety
- Common School Employee Injuries
- Conflict Management
- First Aid
- Medication Administration:  
Epinephrine Auto Injectors
- Personal Protective Equipment
- School Intruders
- Slips, Trips and Falls
- Transportation Safety

- 8 new cybersecurity awareness courses available starting in FY26
- 26 Child Sexual Abuse Prevention Courses
- Sexual Harassment: Staff to Staff
- Title VI Overview
- Title IX Compliance Overview

### **Suicide Prevention and Awareness:**

We offer three courses on the topic to help schools comply with MCA 20-7-1310.

- Youth Suicide Awareness & Prevention Full Course – 39 min.
- Jason Flatt Act Youth Suicide Awareness Prevention – 2 hr.
- Jason Flatt Act – Raise School Community's Awareness – 60 min.

### **DID YOU KNOW...**

You can access over 350 continuing education courses online by using SafeSchools courses provided by MSGIA. Visit <https://msgia.org/safety-resources/training/safeschools> and select your school for all courses.

Districts can upload your District Employee Handbook/Policy Book to ensure all employees have read, understand and acknowledge your policy!



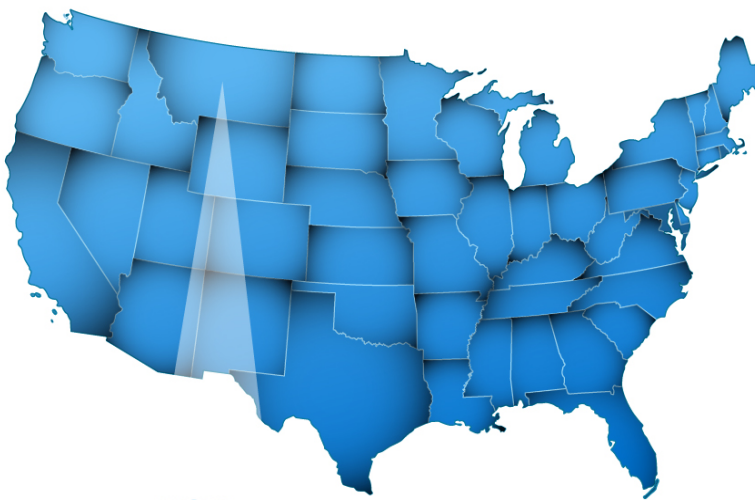
# TRENDS TO WATCH

## NATIONAL PERSPECTIVE

- Persistent Severe Weather Events – increasing frequency and severity of natural disasters that affects the global reinsurance market.
- Social Inflation & Litigation Trends – increasing jury verdicts and expanded liability from new legal precedents are driving up claim costs.
- Cybersecurity Threats – ransomware attacks targeting schools are becoming more sophisticated, with a rise in ransom demands, business email compromise incidents and data extortion tactics.
- Mental Health & Behavioral Crisis in Schools – schools face rising liability risks tied to student and staff mental health issues, including lawsuits related to inadequate services.

## MONTANA PERSPECTIVE

- Severe Weather – micro storms, extreme cold snaps, and aging school infrastructure leading to property damage.
- Legislation & Compliance Pressures – increase in stringent policies regarding school safety, threat assessment, employment practices, data privacy and increasing compliance burdens.
- Workforce Challenge in Education – shortage of qualified teachers, administrators and support staff create operational and liability risks.
- Sexual Misconduct – upward trending claims and liability concerns.
- Third-Party Vendor & Contract Risks – districts face contract language issues that leave them vulnerable to liability gaps, delays and limited recourse.



# HOT TOPICS

## Shifting Federal & State Mandates Challenge School Compliance

Federal and state education mandates are evolving faster than ever, creating constant pressure on schools to stay compliant. From changes in Title IX guidance and special education requirements to evolving standards around student data and accessibility, schools must quickly interpret and implement complex regulations. Federal expectations often differ from or conflict with state policies, adding to the challenge. With updates sometimes arriving mid-year, compliance is no longer a static checklist—it's a moving target. Schools must stay vigilant, informed, and adaptable to keep pace with the shifting regulatory landscape and avoid costly disruptions, litigation or penalties.

### MAP-21

The Federal Motor Carriers Safety Administration (FMSCA) regulations regarding training for school bus drivers who are first-time CDL holders, referred to as **Moving Ahead for Progress 2021**, or MAP-21. The regulations apply to all locations that train school bus drivers who require a Class A or Class B CDL License. Any driver receiving a CDL after February 7, 2022, needs to follow these stringent regulations. Each district that trains drivers must become a Training Provider. MSGIA has put together a short video tutorial explaining how to complete this task. MSGIA also purchases the School Bus Safety Company computer modules for the districts in our Property and Casualty Program and can be accessed through Safe Schools. All of the 26 on-line courses provided, plus the new on-line MAP 21 supplemental course, cover the practices required to meet the Entry-Level Driver Training.

### BOOSTERS, CLUBS, AND MORE...

The district's liability coverage extends to the following list as they act within their scope of duties related to school business:

- Volunteers
- District-directed community organizations (PTOs, Boosters, etc.)
- Student clubs sponsored and supervised by the district

## Cyber – Business Email Compromise

We are seeing a significant increase in the number of BEC attacks affecting our members. Below are some steps you can take to prevent being affected by an attack:

- Implement multi-factor authentication (MFA)
- Train staff to recognize phishing and social engineering attempts
- Regularly update and patch email and security systems
- Use secure email gateways and spam filters
- Enable DMARC, SPF, and DKIM to prevent email spoofing
- Monitor email accounts for suspicious activity or login attempts
- Limit access to sensitive data based on roles
- Conduct regular cybersecurity audits and phishing simulations
- Promote a cybersecurity-aware culture across the school

## TITLE IX

Title IX protects people from discrimination based on sex in education programs or activities that receive Federal financial assistance. It is important that districts understand the requirements and follow guidelines to make sure they are protected.

- **TRAIN** - District staff must understand Title IX obligations to ensure an education free of sexual misconduct, discrimination or harassment is provided to students.
- **REPORT** - All reported or suspected sexual misconduct to the proper authorities. School personnel are mandatory reporters; failure to do so is punishable by law.
- **INVESTIGATE** - Districts have the obligation to conduct a Title IX investigation, regardless of another authority conducting a separate investigation on any subsequent claim of sexual misconduct, retaliation, discrimination, or harassment.

# WHO TO CONTACT

## GENERAL PROPERTY & LIABILITY SUPPORT QUESTIONS

**Jan Denke**, Customer Service Representative  
(877) 667-7392 | [jdenke@mtsba.org](mailto:jdenke@mtsba.org)

## RISK MANAGEMENT AND LOSS CONTROL

- Review potential hazards or risk exposures
- Coordinate training and other risk management resources
- Accessing Safe Schools online training courses
- Providing in-district trainings
- Request for safety posters

**Brenda Koch**, Risk Management Consultant  
(406) 696-0562 | <mailto:bkoch@mtsba.org>

**Annette Satterly**, Risk Management Consultant  
(406) 439-1271 | [asatterly@mtsba.org](mailto:asatterly@mtsba.org)

## CLAIMS

- Discuss concerns regarding a claim or incident
- Questions about claim status and/or progress
- Questions about legal representation and defense

**Matt Komac**, Assistant Director, Property & Liability Pool Operations  
(877) 667-7392 | [mkomac@mtsba.org](mailto:mkomac@mtsba.org)

**Jeremy May**, Property & Liability Claim Adjuster  
(877) 667-7392 | [jmay@mtsba.org](mailto:jmay@mtsba.org)

## QUESTIONS ABOUT ACCESSING SAFESCHOOLS COURSES, RUNNING REPORTS, OR GENERAL SUPPORT

**Annette Satterly**, MSGIA Risk Management Consultant  
[asatterly@mtsba.org](mailto:asatterly@mtsba.org) (406) 439-1271

**Shelly Lamb**, SafeSchools, Customer Success Manager  
[shelly.lamb@vectorsolutions.com](mailto:shelly.lamb@vectorsolutions.com) (813) 323-9259

**John-Michael Larry**, SafeSchools, Account Management Team Lead  
[john-michael.larry@vectorsolutions.com](mailto:john-michael.larry@vectorsolutions.com) (513) 792-4404



# FILING A PROPERTY AND LIABILITY CLAIM

Property and liability claim losses occurring for a MSGIA pool member should be reported as soon as an occurrence is known, or a claim is anticipated by the member. Early reporting will allow our staff adequate time to perform a thorough and complete claim investigation.

## How To Report A Claim Online

- ✚ Report your claim online by going to [www.msgia.org](http://www.msgia.org) and clicking on “Report a Claim” at the top of the page. Select “Property and Liability”
- ✚ Click on the type of claim to access the correct form:
  - Auto Loss
  - Liability loss (school board legal claims or general liability claims)
  - Property Loss
  - Multiple (an example might be a bleacher collapse – this could have a general liability claim and a property claim included in the same event).
- ✚ Complete as much information as you can on the form, choosing for drop down boxes or lookup boxes.
- ✚ Once complete, click “Complete Incident”.
- ✚ The next screen that comes up gives you the ability to attach any supporting documents or photo. Click “Upload File” on the right side of the screen and choose the file(s) you wish to attach and “Save”
- ✚ Once you have completed the uploads, click “I’m Done” and everything is submitted to MSGIA.

You are done!

## How To Report An Auto or Property Claim via Origami Risk Mobile App

- ✚ Use the QR code copied to the right or go to either the Apple App store or the Google Play store. Search for “Origami Risk, LLC” then download the “Origami Mobile Forms” App
  - ✚ To start, please enter your account name – type in “MSGIA” and click “Sign In”.
- At the “log in” screen,  
 Enter: 032148  
 Click: “sign in”  
 Click “Forms” and then “Incident” in the bottom right corner.  
 You can then select “+New” then click on “Auto Loss Notice” or “Property Loss Notice” – click on “Auto Loss Notice” then “Incident Details”
- ✚ Complete the form as thoroughly as possible by section
  - ✚ Click on the “add items” button on the bottom right and select “Add Media & files”. Here you can either choose from library(your photos), take a photo, or take a video that will be submitted with the loss notice
  - ✚ Submit the form



For in person phone support in completing your on-line claim, you can contact MSGIA staff by calling our toll-free line at 1.877.667.7392 and they will help walk you through the reporting process.

# SCHOOL ABOVE AND UNDERGROUND FUEL STORAGE TANK COVERAGE

## ABOVE GROUND AND BELOW GROUND STORAGE TANK COVERAGE THROUGH ACE STORAGE TANK LIABILITY INSURANCE POLICY

MSGIA offers access to an affordable option for storage tank liability insurance. The program is available to members of the MSGIA property and liability pool.

State of Montana requires school districts having fuel storage tanks to demonstrate their financial responsibility for potential clean-up, or third-party liability, that results due to petroleum releases from underground storage tank systems on school property. The state guidance is found in Title 17, Chapter 17, Administrative Rules of Montana. This coverage program offers schools an affordable way to meet this requirement through a trusted partner of the MSGIA's property and liability pool, ACE Insurance Company.

The application can be completed on-line by following the link below:

<https://msgia.org/propertyliability/storage-tank-coverage>

Once the application has been completed, please print and sign the application. You may mail, fax, or scan and email the completed, signed application to Sandra Omari with Alliant Insurance Services. The underwriting process for a new application is normally completed within one week of submission.

It is the hope of MSGIA that this process will meet our members' needs and provide a low cost and simple option to meet the State of Montana's fuel storage insurance requirements.

You may mail, fax, or email applications to:

Sandra Omari, Assistant Account Manager  
Alliant Insurance Services, Inc. 1301 Dove St, Suite 200  
Newport Beach, California 92660  
sandra.omari@alliant.com  
Fax #: 619.699.0906  
Phone: 949.756.0271

# SCHOOL SPECIAL EVENTS COVERAGE

## MSGIA SCHOOL LEADERS' PROPERTY AND LIABILITY SELF INSURANCE POOL SCHOOL DISTRICT SPECIAL EVENTS COVERAGE

MSGIA knows that school districts are often asked by outside groups to use their facilities for a non-school event. An important part of this process is ensuring the group(s) understands your district's facility use rules and provides proof of liability insurance. MSGIA has worked to make this process easier for your community guests by establishing a special events insurance program through Alliant Specialty Insurance Group. Because of this relationship to our self-insured program, we have been able to secure very competitive rates for the special events coverage. The application for liability coverage for the event is just a single page and the rating process is simple and affordable for your community guests. School districts can work directly through their independent insurance agent to place this coverage as long as the district is a member of the MSGIA's School Leaders Property and Liability Pool.

An example of activities that could take advantage of the MSGIA special events program would be:

- 1) Regional sporting events hosted at the school gymnasium when a large number of guests will be traveling in and out of the school district facilities: Purchasing a special events policy to transfer liability risk to another policy is a good risk management approach for the district.
- 2) A non-profit charity requests to rent the gym for a weekend fundraising event.
- 3) A family wishes to use the kitchen, gym, and fields for a large family reunion for two days in the summer.

As stated, the premiums are low, application is simple, and the benefits are many.

At the discretion of your Board of Directors, not all outside uses of the school district facilities would need the additional protection that is brought by a special events policy. Many low-risk activities, such as the ones noted below can be covered under the school district's base policy, with the use of appropriately worded and signed waiver of liability forms. Some examples of these activities would be:

- 1) Open gym night for the community.
- 2) Use of meeting space within the school for groups such as FFA, boy and girl scouts, or adult education classes.
- 3) Use of the school auditorium for a local community lecture or presentation by a community group.

If you have questions about obtaining special events coverage for your school district, please contact Matt Komac for information about this program at [mkomac@mtsba.org](mailto:mkomac@mtsba.org).



## MSGIA Coverage Summary

Summary of Coverage - Browning School District #9

Policy Period July 1, 2025 to June 30, 2026

Policy Number PC-26-32148-1

### Property Coverage

Coverage by Location:	Per Occurrence Limit	Aggregate Policy Limit	Valuation	Deductible
			<b>Repair or Replacement Cost, Actual sustained loss for time element coverage</b>	
Building and Business Personal Property	\$500,000,000		Replacement Cost	\$5,000
Extra Expense	\$50,000,000		Actual Sustained Loss	
Transit Coverage	\$25,000,000			
Unscheduled Tax Interruption & Business Income	\$500,000		Actual Sustained Loss	
Property Of Others:				
Employees	\$1,000 per employee	\$50,000		
Students	\$750 per student	\$50,000		
Leased or Rented	included in blanket limit			
Earthquake	\$75,000,000	\$75,000,000		
Flood	\$75,000,000	\$75,000,000		
Flood - Zone A & V	\$5,000,000	\$5,000,000		\$500,000
Building Ordinance	\$50,000,000			
Accidental Contamination	\$250,000 (Member Aggregate)	\$500,000 (Pool Aggregate)		
New Building Construction	\$15,000,000			
Newly Acquired locations	\$50,000,000 for 120 days Flood coverage not included if property located in zone A, \$5,000,000 for vacant/unoccupied.			
Off premise Personal Property	\$1,000,000			



## MSGIA Coverage Summary

### Property Coverage-continued

Coverage by Location:	Per Occurrence Limit	Aggregate Policy Limit	Valuation	Deductible
Contractors Equipment	included in blanket limit		Actual Cash Value	
Unscheduled Landscaping	\$1,000,000 subject to \$25,000/25 gallon per tree			
Property schedule errors & omissions	\$50,000,000			
Money & Securities	\$2,500,000			
Unscheduled Fine Arts	\$2,500,000			
Unscheduled tunnels, bridges, sidewalks, roadways, street lights	\$750,000 (after \$500,000 member deductible)			
Unscheduled Animals	\$2,500,000 (sub-limit of \$50,000 per animal)			
Watercraft (under 27 feet)	\$2,500,000			
Notebook Computers	\$250 per notebook after \$2,500 member self-insured retention is met	\$7,500		
Jewelry, Furs, Precious Metals	\$500,000			
Fire Legal Liability	included in blanket limit			

#### **Exclusions (including but not limited to):**

Seepage & Contamination  
Cost of Clean-up for Pollution  
Mold



## MSGIA Coverage Summary

Policy Period July 1, 2025 to June 30, 2026

Policy Number PC-26-32148-1

### **Boiler and Machinery Coverage**

Coverage by Location:	Per Occurrence Limit	Aggregate Policy Limit	Valuation	Deductible
			Repair or Replacement except Actual Loss Sustained for all time element coverage	
Coverage limit per location	\$100,000,000			\$5,000
Extra Expense	included in blanket limit			24 hours
Expediting Expense	included in blanket limit			
Ammonia Contamination	\$10,000,000			
Water Damage	\$10,000,000			
Ordinance & Law	\$25,000,000			
Service/Utility/Off Premise Power Interruption -	\$10,000,000			24 hours
Including Consequential Damage/Perishable Goods/Spoilage				
Hazardous Substances/Pollutants/ Decontamination	\$10,000,000			
Electronic Data Processing Media and Data Restoration	\$10,000,000			

#### **Exclusions (including but not limited to):**

Testing

Explosion, except for steam or centrifugal explosion

Explosion of gas or unconsumed fuel from furnace of the boiler

#### **Excluded Objects (including but not limited to):**

Insulating or refractory material

Buried Vessels or piping

#### **Special Provisions:**

The MSGIA provides each member annual steam boiler inspections to ensure compliance with Montana law.

This coverage provides relief for machinery breakdowns and damage caused by electrical injury such as to telephone systems.



# MSGIA

## MSGIA Coverage Summary

Policy Period July 1, 2025 to June 30, 2026  
Policy Number PC-26-32148-1

### Crime Coverage

Coverage by Location:	Per Occurrence Limit	Aggregate Policy Limit	Deductible
Employee Theft per Loss	\$500,000	\$500,000	\$1,000
Forgery or Alteration	\$500,000	\$500,000	\$1,000
Inside the Premise:			
Theft of money/securities	\$500,000	\$500,000	\$1,000
Robbery	\$500,000	\$500,000	\$1,000
Outside Premises	\$500,000	\$500,000	\$1,000
Computer Fraud	\$500,000	\$500,000	\$1,000
Money Orders & Counterfeit:			
Paper currency	\$500,000	\$500,000	\$1,000
Funds Transfer Fraud	\$500,000	\$500,000	\$1,000

### Special Provisions:

- Inclusion of Treasurer as employees
- Bonded employees exclusion deleted endorsement
- Faithful performance losses are covered under \$500,000 limit
- Credit, Debit, or Charge Card forgery covered



# MSGIA

## MSGIA Coverage Summary

Policy Period July 1, 2025 to June 30, 2026

Policy Number PC-26-32148-1

### Auto Coverage

Coverage	Per Occurrence Limit	Aggregate Policy Limit	Valuation	Deductible (Comprehensive and Collision)	Symbols
* Coverage limit - Auto liability	\$5,000,000				1
Automotive Medical Payments	\$25,000 per person				2 & 8
* Uninsured Motorist	\$1,000,000				2 & 8
* Underinsured Motorist	\$1,000,000				2 & 8
* Hired & Non-Owned Automotive Liability	\$5,000,000				8 & 9
Hired Automobile Physical Damage	included in Property Blanket Limit				8
* Garage Keepers Legal Liability	\$500,000				9
Member Owned vehicles - Auto Physical Damage	included in Property Blanket Limit		Repair, ACV or Replacement Cost	\$1,000	2

### Covered Auto Symbols

1	2	8	9
Any Auto	Owned Autos Only	Hired Autos Only	Non Owned Autos Only

### Special Provisions:

Employees, Volunteers, and board members are added as additional insureds for automotive liability coverage

No additional premium for newly acquired vehicles during coverage term

\* Some coverage limits provided are subject to MCA 2-9-108 (Limitation on Governmental liability) - please refer to your declaration page of the coverage document for specific application of these governmental provisions.





# MSGIA

## MSGIA Coverage Summary

Policy Period July 1, 2025 to June 30, 2026  
Policy Number PC-26-32148-1

**School Board Legal Liability Coverage/Employment Practices / Employee Benefit Liability Coverage**

<b>Coverage</b>	<b>Per Occurrence Limit</b>	<b>Aggregate Policy Limit</b>	<b>Deductible</b>
*Per Claim Coverage limit	\$5,000,000		\$5,000
School Board Legal Pre-Loss Incident Expense Coverage	\$2,500	\$2,500	

**Forms and Conditions:**

Claims Made Policy - with retro date effective through July 1, 1992

**Additional Information:**

The coverage under these sections applies to claims for civil rights, human rights commission complaints, EEOC, or other administrative hearings/forums. It also provides coverage for wrongful termination claims and other employment practices liability complaints.

\* Some coverage limits provided are subject to MCA 2-9-108 (Limitation on Governmental liability) - please refer to your declaration page of the coverage document for specific application of these governmental provisions.



# MSGIA

## MSGIA Coverage Summary

Policy Period July 1, 2025 to June 30, 2026

Policy Number PC-26-32148-1

### Defense of Non-Monetary Claims

Coverage	Per Occurrence Limit	Aggregate Policy Limit	Deductible
Per Claim Coverage limit	\$100,000	\$100,000	\$5,000

### Forms and Conditions:

Claims Made Policy

Defense cost limits are provided for members where a claim is filed seeking no monetary damages from the school district



# MSGIA

## MSGIA Coverage Summary

Policy Period July 1, 2025 to June 30, 2026  
Policy Number PC-26-32148-1

### General Liability Coverage

Coverage	Per Occurrence Limit	Aggregate Policy Limit	Deductible
Per Claim Coverage limit	\$5,000,000	\$7,000,000	
Medical Payments (Excluding students)	\$5,000		
Personal/Advertising Injury limit	Included in GL coverage limit		
Products & Completed Operations	Included in GL coverage limit		
Student School to Work	\$25,000	\$250,000	

#### **Coverage Trigger:**

Occurrence

#### **Special Coverage Provisions:**

No audit provision for additional ADA after start of coverage term

Employees, volunteers, board members, PTA, PTO, and booster clubs covered as additional insureds

Personal Injury

Athletic participation

Host Liquor liability

Professional liability

Incidental medical malpractice

\* Some coverage limits provided are subject to MCA 2-9-108 (Limitation on Governmental liability) - please refer to your declaration page of the coverage document for specific application of these governmental provisions.



# MSGIA

## MSGIA Coverage Summary

Policy Period July 1, 2025 to June 30, 2026  
Policy Number PC-26-32148-1

### Cyber Coverage

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Coverage	Per Occurrence Limit	Aggregate Policy Limit	Deductible
			\$10,000
Information Security & Privacy liability	\$2,000,000	\$2,000,000	
* Privacy Notification Costs	\$500,000	\$500,000	
Regulatory Defense & Penalties	\$2,000,000	\$2,000,000	
Website Media Content Liability	\$2,000,000	\$2,000,000	
Cyber Extortion	\$750,000	\$750,000	
Business Interruption	\$750,000	\$750,000	
Data Recovery Costs	\$750,000	\$750,000	

### Coverage Trigger:

First Discovered

### Special Coverage Provisions:

\* Privacy Notification Cost per occurrence and annual aggregate limits are \$1,000,000 if Beazley services are used for this coverage element.



# MSGIA

## MSGIA Coverage Summary

Policy Period July 1, 2025 to June 30, 2026  
Policy Number PC-26-32148-1

### **Business Travel Insurance Coverage**

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<b>Coverage</b>	<b>Per Occurrence Limit</b>	<b>Aggregate Policy Limit</b>	<b>Deductible</b>
Per Claim Coverage limit	\$100,000	\$1,000,000	\$0

#### **Coverage Trigger:**

Occurrence

#### **Special Coverage Provisions:**

This coverage provides \$100,000 of accident death and dismemberment coverage benefits for school board trustees while traveling for school board business.



# MSGIA

## MSGIA Coverage Summary

Policy Period July 1, 2025 to June 30, 2026  
Policy Number PC-26-32148-1

### Deadly Weapons Event Coverage

Coverage	Per Occurrence Limit	Aggregate Policy Limit	Deductible
Per Claim Coverage limit	\$1,500,000	\$7,500,000 (pool Aggregate limit)	\$1,000
<b>Sub Limits:</b>			
Demolition, Clearance, Memorialization	\$250,000		
Extra Expense	\$250,000		
Threat	\$250,000		
Medical Expenses	\$25,000/person	\$500,000 (annual Aggregate limit)	
Accident Death & Dismemberment	\$50,000	\$500,000 (annual Aggregate limit)	
Crisis Management Services	\$250,000		
Counseling Services	\$250,000		
Funeral Expenses	\$250,000		
1 <sup>st</sup> Party Property Damage	\$250,000		

### Coverage Trigger:

An event involving the Named Insured where a weapon has been used or brandished at any location of the Named Insured. A weapon is broadly defined to include: a portable firearm, explosive device, knife, syringe, medical instrument, corrosive substance, or any other device. "Weapon" can also include vehicles, including armored or military vehicles used by an "Active Shooter".

### Special Coverage Provisions: Claims Made Policy

This coverage also provides a security vulnerability assessment for the district as well as an active shooter webinar training for all staff conducted by the coverage carrier's security consulting vendor.

**MONTANA SCHOOLS GROUP INTERLOCAL AUTHORITY  
MEMORANDUM OF COVERAGE  
DECLARATIONS**

1. **Member Entity:** Browning School District #9  
PO Box 610  
Browning, MT59417
2. **Coverage Period:** **July 1, 2025 00:00:01 am  
to 23:59:59 PM June 30, 2026**
3. **Policy Number:** **PC-26-32148-1**
4. **Maximum Tort Liability Coverage**

In accordance with the statutory limitations that have been enacted on governmental liability for damages in tort under the substantive law of Montana (see, Mont. Code Ann § 2-9-108), and subject to the conditions, limitations, and exclusions as set forth in the Memorandum of Coverage, the Maximum Tort Liability Coverage for any tort claim, excluding Defense Costs, shall be \$750,000 for each Claim and \$1,500,000 for each Occurrence during the Coverage Period. Should the statutory limits on tort liability be found invalid by a legislative act or by a final judicial determination of a Court of competent jurisdiction, or to be inapplicable to an Occurrence, then the amounts described below in Sections 8a, 9a, 11a, and 11b in these Declarations shall apply.

**Nothing in these Declarations or the Memorandum of Coverage is intended by the parties to be an endorsement to provide coverage in excess of the limitations on governmental liability provided by Mont. Code Ann. § 2-9-108(1).**

Subject to the limits for tort damages provided at Mont. Code Ann. §§ 2-9-101 through 2-9-144, the coverage limits provided by this Memorandum are listed in the relevant section headings.

**Sections 5 and 6 relate to coverage provided under the Memorandum of Property Coverage and MSGIA's Property Reinsurance Partners.**

**5. Limits of Property:**

a. Property	\$500,000,000 per Occurrence
b. Earthquake	\$75,000,000 Pool aggregate limit
c. Flood	\$75,000,000 Pool aggregate limit
d. Flood Zone A and V	\$5,000,000 Pool aggregate limit (included in \$75,000,000 Flood Limit)
e. Extra Expense	\$50,000,000 per Occurrence
f. Transit Coverage	\$25,000,000 per Occurrence
g. Unscheduled Business Interruption, Rental Income, Tax Interruption & Tuition Income	\$500,000 per Occurrence
h. (i) Personal Effects -- Officials/Employees	\$1,000 per employee/\$50,000 aggregate limit
(ii) Personal Effects -- Students	\$750 per student/\$50,000 aggregate limit
i. Building Ordinance	\$50,000,000 per Occurrence, \$2,500,000 for vacant properties.
j. Personal Property Outside of the USA	\$1,000,000 per Occurrence
k. Course of Construction & Additions	\$15,000,000 for projects with completed values not exceeding the sub-limit shown
l. Automatic Acquisitions	\$50,000,000 for 120 days (does not provide flood coverage for locations in Flood Zone A) / \$5,000,000 for 120 days for vacant and unoccupied buildings
m. Miscellaneous Unnamed Locations	\$10,000,000 (does not provide flood coverage for locations in Flood Zone A)
n. Tax Revenue Interruption	\$1,000,000 per Occurrence
o. Electronic Data Processing Media	\$10,000,000 per Occurrence
p. Unscheduled landscaping	\$1,000,000 per Occurrence (sub limit \$25,000/25 gallon per item)
q. Errors & Omissions	\$50,000,000 per Occurrence
r. Money & Securities	\$500,000 per Occurrence
s. Unscheduled Fine Art	\$2,500,000 per Occurrence
t. Accidental Contamination	\$250,000 Pool aggregate limit
u. Unscheduled sidewalks, roadways, streets, street lights, tunnels, bridges, culverts and traffic signals	\$750,000 per Occurrence (after \$500,000 deductible)
v. Unscheduled Animals	\$2,500,000 per Occurrence (\$50,000 per Occurrence sub-limit per animal)
w. Watercraft	\$2,500,000 per Occurrence under 27 ft
x. Notebook Computers	\$250 max per Notebook Computer / \$7,500 Member aggregate / \$30,000 Pool aggregate (subject to self-insured retention of \$2,500 per member)
y. Jewelry, Furs, Precious Metals	\$500,000 per Occurrence
z. Terrorism	\$100,000,000 Pool aggregate limit
aa. Claims Preparation Expenses	\$1,000,000 per Occurrence



<b>6. Limits of Boiler &amp; Machinery:</b>	
a. Coverage limit per occurrence	\$100,000,000
b. Expediting Expense	Included in blanket limit
c. Hazardous Substance Decontamination	\$10,000,000
d. Ordinance & Law	\$25,000,000
e. Extra Expense	Included in blanket limit
f. Electronic Data Processing Media	\$10,000,000
g. Service/Utility/Off Premises	
Power Interruption – consequential damage/perishable goods/spoilage included	\$10,000,000
h. Utility Service Interruption Deductible	24hrs

**Sections 7 relates to coverage provided under the National Union Fire Insurance crime policy.**

<b>7. Limits of Crime:</b>	
a. Employee Theft per loss	\$500,000
b. Forgery or Alteration	\$500,000
c. Inside the Premises	
Theft of money/securities	\$500,000
d. Inside the Premises –	
Robbery	\$500,000
e. Outside Premises -	\$500,000
f. Computer Fraud	\$500,000
g. Money Orders & Counterfeit	
Paper currency	\$500,000
h. Funds Transfer Fraud	\$500,000

**Sections 8 through 13 relate to coverage provided under the MSGIA Memorandum of Liability Coverage and MSGIA Liability Reinsurance Partners.**

<b>8. Limits of Auto Coverage</b>	
a. Coverage limit	The lesser amount of (1) \$5,000,000 per Occurrence; or (2) the Maximum Tort Liability Coverage
b. Automobile Medical Payments	\$25,000 per person
c. Uninsured Motorist	\$1,000,000 per Occurrence
d. Underinsured Motorist	\$1,000,000 per Occurrence
e. Hired & Non-Owned Automobile Liability	Included in per member occurrence limit
<b>9. Limits of Public Entity Errors and Omissions, Employment Practices &amp; Employee Benefits Liability:</b>	
a. Coverage limit	The lesser of (1) \$5,000,000 per Occurrence or (2) the Maximum Tort Liability Coverage
b. Basis of Coverage	Claims made basis with coverage for prior acts going back retroactively to July 1, 1992.
c. E&O Pre-Loss Incident Expense	\$2,500 annual aggregate

- |  |   |
|--|---|
| <b>10. Non-Monetary Defense</b>                    |   |
| a. Coverage limit                                  | \$100,000 per Occurrence/annual aggregate   |
| b. Basis of Coverage                               | Claims made basis with coverage for prior acts going back retroactively to July 1, 1992                               |
| <b>11. Defense of Communicable Disease Actions</b> |   |
| a. Coverage limit                                  | \$50,000 per Occurrence/annual aggregate<br>\$250,000 pool aggregate limit  |
| <b>12. Limits of General Liability:</b>            |   |
| a. Coverage limit                                  | The lesser of (1) \$5,000,000 per Occurrence/\$7,000,000 annual aggregate; or (2) the Maximum Tort Liability Coverage |
| b. Medical Payments                                |   |
| i. Medical Payments                                | \$5,000 per Occurrence (students excluded)  |
| ii. Student – School to Work                       | \$25,000 per student per Occurrence/<br>\$250,000 annual aggregate  |
| <b>13. Garage Keepers Legal Liability</b>          | \$500,000 per Occurrence  |

**Sections 14 relates to coverage provided under the Alliant Deadly Weapon Response Program.**

- |  |   |
|--|---|
| <b>14. Deadly Weapons Event Coverage</b> | \$1,500,000 per Occurrence<br>\$7,500,000 Pool aggregate limit                      |
| a. Crisis Management Services            | \$250,000 per Occurrence  |
| b. Counseling Services                   | \$250,000 per Occurrence; \$15,000 per person maximum                               |
| c. Funeral Expenses                      | \$250,000 per Occurrence; \$1,000,000 annual aggregate; \$15,000 per person maximum |
| d. Business Interruption                 | \$250,000 per Occurrence  |
| e. Demo/Clearance/Memorialization        | \$250,000 per Occurrence  |
| f. Extra Expense                         | \$250,000 per Occurrence  |
| g. Threat                                | \$250,000 per Occurrence  |
| h. Medical Expenses                      | \$25,000 per person; \$500,000 annual aggregate                                     |
| i. Accidental Death & Dismemberment      | \$50,000 per person; \$500,000 annual aggregate                                     |

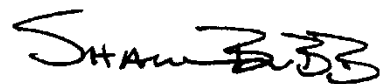
**Sections 15 relates to coverage provided by Beazley as part of MSGIA's Property Reinsurance Program.**

<b>15. Cyber Coverage</b>	\$2,000,000 annual aggregate
<i>Breach Response:</i>	
a. Breach Response Costs:	\$500,000 per member annual aggregate (Limit is increased to \$1,000,000 if Beazley Nominated Service Providers are used)
<i>First Party Loss:</i>	
b. Business Interruption and Dependent Business Interruption Aggregate Sublimit	\$750,000 per member annual aggregate
i. Business Interruption Loss Resulting from Security Breach:	\$750,000 per member annual aggregate within sublimit
ii. Business Interruption Loss Resulting from System Failure:	\$500,000 per member annual aggregate within sublimit
iii. Dependent Business Loss Resulting from Security Breach:	\$750,000 per member annual aggregate within sublimit
iv. Dependent Business Loss Resulting from System Failure:	\$100,000 per member annual aggregate within sublimit
c. Cyber Extortion Loss	\$750,000 per member annual aggregate
d. Data Recovery Costs	\$750,000 per member annual aggregate within sublimit
<i>Liability:</i>	
e. Data & Network Liability	\$2,000,000 per member annual aggregate for all damages and claims expenses
f. Regulatory Defense & Penalties	\$2,000,000 per member annual aggregate for all damages and claims expenses
g. Payment Card Liabilities & Costs	\$2,000,000 per member annual aggregate for all damages and claims expenses
h. Media Liability	\$2,000,000 per member annual aggregate for all damages and claims expenses
<i>eCRIME:</i>	
i. Fraudulent Instruction	\$75,000 per member annual aggregate
j. Funds Transfer Fraud	\$75,000 per member annual aggregate
k. Telephone Fraud	\$75,000 per member annual aggregate
<i>Criminal Reward:</i>	
l. Criminal Reward	\$25,000 per member annual aggregate
<i>Computer Hardware Replacement Costs:</i>	
m. Computer Hardware Replacement Costs	\$100,000 per member annual aggregate

**Sections 16 relates to coverage provided by AXIS Insurance Company.**

<b>16. Business Travel Insurance</b>	\$100,000 per Occurrence/\$1,000,000 annual aggregate
<b>17. Member Deductibles:</b>	
a. Auto Physical Damage/Garage Keepers	\$ 1,000 per Occurrence
b. Property, Inland Marine	\$ 5,000 per Occurrence
c. Flood for Zone A Properties	\$ 500,000 per Occurrence
d. Boiler and Machine	\$ 5,000 per Occurrence
e. Crime and Employee Dishonesty	\$ 1,000 per Occurrence
f. Public Entity E & O, Employment Practices and Employee Benefits Liability	\$ 5,000 per Occurrence
g. Non-Monetary Defense	\$ 5,000 per Occurrence
h. Defense of Communicable Disease	\$ 5,000 per Occurrence
i. Cyber	\$ 10,000 per Occurrence
j. Deadly Weapons Event	\$ 1,000 per Occurrence
<b>18. Total Annual Premium</b>	<b>\$ 672,579</b>

FORMS AND ENDORSEMENTS:  
**FORMING PART OF THE POLICY  
AT INCEPTION**




Director of Insurance Services

07/01/2025

Date


*It is agreed that these Declarations and the Memorandums of Coverage together with any reinsurance agreements and endorsements that may be added thereto constitutes the entire coverage agreement.*

Auto Coverage Identification Card	See Important Notice Below
<p><b>Policy Number:</b> PC-26-32148-1</p> <p><b>Policy Period:</b> 7/1/2025 to 6/30/2026</p> <p><b>Vehicle:</b> Fleet Automatic Coverage</p> <p><b>Member Name and Address</b></p> <p>Browning School District #9 PO Box 610 Browning, MT 59417</p> <p><b>Insurance Company</b></p> <p>MSGIA PC Pool PO Box 7029 Helena, MT 59604-7029 (406) 457-4500 or 1-877-667-7392</p> <p><b>Report all accidents to MSGIA PC Pool as soon as possible</b></p>	<p>THIS CARD MUST BE KEPT IN THE INSURED VEHICLE AND PRESENTED UPON DEMAND</p> <p><b>In Case of Accident:</b></p> <p><b>**Obtain the following information:</b></p> <ol style="list-style-type: none"> <li>1. Name and address of each driver, passenger &amp; witness.</li> <li>2. Insurance company name &amp; policy # for each vehicle involved</li> <li>3. Document damages to all vehicles involved.</li> </ol> <p><b>Ways To Report a Claim</b></p> <ol style="list-style-type: none"> <li>1. Go to MSGIA website at <a href="http://www.msgia.org/reportclaim">http://www.msgia.org/reportclaim</a> and choose Auto Loss.</li> <li>2. Download and use the MSGIA Mobile App through Origami Risk Mobile Forms (instructions below).</li> </ol>



FORMS


## Reporting an Auto Claim using MSGIA Mobile App through Origami Risk Mobile Forms



FORMS

- Before you go on a trip** - school district drivers should either use the QR code copied to the right or go to either the Apple App store for IOS phones or the Google Play store for Android operating system phones. Search for "Origami Risk, LLC" then download the "Origami Mobile Forms" App.
- If you are in accident** - take photos and document the damages to the district vehicle and the other vehicle on your phone or iPad. You do not need the app open at this point.
- Click on the app** - To start, please enter your account name – type in "MSGIA" and click "Sign In".  
  
 At the "log in" screen,  
 Enter: 032148  
 Click: "sign in"  
 Click "Forms" and then "Incident" in the bottom right corner and you can then select "+New" then click on "Auto Loss Notice" or "Property Loss"  
       Notice" – click on "Auto Loss Notice" then "Incident Details"
- Complete the form as thoroughly as possible by section**- Member Information, Member Contact, Accident Details (description of what happened), Accident Location, Member Driver Information, Member Vehicle Look Up (click blue button and select the district vehicle/bus from the listing of vehicles), then complete as much remaining information as possible.
- Once you complete the loss notice** – click on the "add items" button on the bottom right and select "Add Media & files". Here you can either choose from library(your photos), take a photo, or take a video that will be submitted with the loss notice. Take a photo of the damage, the other drivers insurance card, etc. Once they have been selected then hit "Form" on the bottom left and you are ready to hit "Submit" as outlined below.
- Next you can-**
  - Submit the form** – automatically sends the loss notice to MSGIA when you have cell coverage, and the claim is reported. You're Done!
  - Save as Draft** – if you don't hit submit the information should save as a draft in the application until you are ready to finalize and submit the incident to MSGIA.
  - Discard the form** – go back to the incident screen and swipe the draft incident to the left to delete it from the app.

**MSGIA will not have the accident information until you SUBMIT the form!**



**Browning School District #9**  
**PO Box 610**  
**Browning, MT 59417**

**MSGIA SCHEDULE OF INSURANCE COVERAGE**  
Coverage Date: July 1, 2024 thru June 30, 2025

**WORKERS' COMPENSATION:**

Carrier Name: MSGIA – Safety National & Big Sky Reinsurance Inc.  
Policy Number: 25-WC 2025-32148-1  
Coverage: See Declarations Page

**AGENT: (*applies to policies listed below only*)**

Name: *Direct placement with MSGIA, (406) 457-4500*  
Address: *PO Box 7029, Helena, MT 59604*

**GENERAL LIABILITY:**

Carrier Name: MSGIA – Great American Insurance Co/Markel Global Reinsurance Co  
Policy Number: 25-PC2025-32148-1  
Coverage: See Declarations Page

**PROPERTY INSURANCE:**

Carrier Name: MSGIA – Big Sky Reinsurance Inc/Alliant Property Insurance Program (APIP)  
Policy Number: 25-PC2025-32148-1  
Coverage: See Declarations Page

**AUTO LIABILITY:**

Carrier Name: MSGIA – Great American Insurance Co/Markel Global Reinsurance Co /Big Sky Reinsurance Inc  
Policy Number: 25-PC2025-32148-1  
Coverage: See Declarations Page

**AUTO PHYSICAL DAMAGE:**

Carrier Name: MSGIA – Alliant Property Insurance Program (APIP)  
Policy Number: 25-PC2025-32148-1  
Coverage: See Declarations Page

**ERRORS & OMISSIONS:**

Carrier Name: MSGIA – Great American Insurance Co/Markel Global Reinsurance Co  
Policy Number: 25-PC2025-32148-1  
Coverage: See Declarations Page

**BOILER INSURANCE:**

Carrier Name: MSGIA – Alliant Property Insurance Program (APIP)  
Policy Number: 25-PC2025-32148-1  
Coverage: See Declarations Page

**INDEMNITY/HONESTY BONDS/INSURANCE:**

Carrier Name: MSGIA – National Union Fire Insurance Co of Pittsburg, PA  
Policy Number: 25-PC2025-32148-1  
Coverage: See Declarations Page